UNIT TATES OF AMERICA OFGS FILE NO. COMBINED TELESCATION AND FOWER OF ATTORNEY FOR PATENT APPLICATION P/2167-141 As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled: STATEMENT PRESENTATION, ADJUSTMENT AND PAYMENT SYSTEM AND AUTOMATED METHOD THEREFOR the specification of which is attached hereto, unless the following box is checked: as United States patent Application Number or PCT International p and was amended on (if an application number I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended amendment referred to above I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim priority benefits under Title 35, United States Code §119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed: Prior Foreign or Provisional Application(s) PRIORITY CLAIMED UNDER-35-U.S.C.-1-19 APPLICATION NUMBER DATE OF FILING \_COUNTRY (dav\_month\_vear) YES X NO\_ 25 October 1999 60/161,270 United States YES NO YES NO I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this UNITED STATES APPLICATION NUMBER DATE OF FILING **STATUS** (patented, pending, abandoned) (day, month, year) I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625 and Douglas A. Miro - Reg. No. 31,643, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence. SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERB & SOFFEN, LLP DIRECT TELEPHONE CALLS TO: 1180 AVENUE OF THE AMERICAS (212) 382-0700 NEW YORK, NEW YORK 10036-8403 CUSTOMER NO. 2352 I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. FULL NAME OF SOLE OR FIRST INVENTOR GNATURE Fred SLAVIN COUNTRY OF CITIZENSHIP RESIDENCE (City and either State or Foreign Country) U.S.A. Manalapan, New Jersey POST OFFICE ADDRESS New Jersev 07726 Hopi Ct, Manalapan, FULL NAME OF SECOND JOINT INVENTOR (IF ANY) INVENTOR'S SIGNATURE DATE Eric BALTUCH COUNTRY OF CITIZENSHIP RESIDENCE (City and either State or Foreign Country) U.S.A. New York, New York POST OFFICE ADDRESS 182 E. 95th Street, New York, 10128 New York FULL NAME OF THIRD JOINT INVENTOR (IF ANY) INVENTOR'S SIGNATURE 2000 Margaret WREN COUNTRY OF CITIZENSHIP RESIDENCE (City and either State or Foreign Country)

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UNITED STATES OF AMERICA OFGS COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION				OFGS FILE NO.
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believed to be true; and further that it by fine or imprisonment, or both, und validity of the application or any pate FULL NAME OF FOURTH JOINT INVENTIONED GNIEWOSZ  RESIDENCE (City and either State or F Brooklyn, New Yor	der Section 1001 of Title 18 of the Uent issued thereon.  OR, IF ANY  Oreign Country)	nited States Code and that such	willful false	DATE PERSONNEL PROPERTY OF CUTIZENSHIP
POST OFFICE ADDRESS 187 Columbia Heights, Apt. 3, Brooklyn, New York 11201				
FULL NAME OF FIFTH JOINT INVENTOR James P. PRETLOW,	•	INVENTORS SIGNATURE	-TIT-,	DATE 4/20/2000
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FULL NAME OF SEVENTH JOINT INVEN		INVENTOR'S SIGNATURE		DATE
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